

**United States Bankruptcy Court**

Eastern District of Texas

**Case No. 15-40278**

**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jason Quinn Nagurney  
aka Quinn Nagurney  
560 Ambrym Dr.  
Fairview, TX 75069

Social Security No.:

xxx-xx-7334

Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 5/25/15

Brenda T. Rhoades  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Texas

In re:  
 Jason Quinn Nagurney  
 Debtor

Case No. 15-40278-btr  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0540-4

User: admin  
 Form ID: B18

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: May 25, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2015.

db +Jason Quinn Nagurney, 560 Ambrym Dr., Fairview, TX 75069-6831  
 cr +BMW Financial Services NA, LLC, P.O. Box 201347, Arlington, TX 76006-1347  
 cr +Lakeland West Capital III, LLC, c/o Matthew T. Taplett, Esq., 500 W.7th St. #600,  
 Fort Worth, TX 76102-4751  
 6906554 +Attorney General of Texas, Region 9 Bankruptcy Section, 2001 Beach Street, Suite 700,  
 Fort Worth, TX 76103-2315  
 6895232 +CMRE Financial Services, Inc., 3075 E. Imperial Hwy., #200, Brea, CA 92821-6753  
 6895233 +Commonwealth Financial Services, Inc., PO Box 7014, Fredericksburg, VA 22404-7014  
 6895234 +Convergent Outsourcing, Inc., 1000 Richmond Ave., Ste. 500, Houston, Texas 77006  
 6895236 +Eric Rosee, 6000 Legacy Dr., Plano, Texas 75024-3601  
 6895238 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429  
 (address filed with court: Focus Receivables Management, 1130 Northchase Parkway SE, Ste. 150,  
 Marietta, CA 30067)  
 6895237 +First National Bank of Omaha, 10900 Hefner Pointe Dr., Oklahoma City, OK 73120-5082  
 6895240 +James Doyle, 4054 McKinney Avenue, Ste. 310, Dallas, Texas 75204-8275  
 6895241 +Jennifer Dangan, 107 South Story Road, Ste. C, Irving, Texas 75060-2378  
 6895242 +Kandace Blaire Lavoy, 5850 Granite Parkway, Ste. 270, Plano, Texas 75024-6749  
 6895243 +Kylee Fournier, 3431 Somerset Ln., Frisco, Texas 75033-1108  
 6895244 +Lacey E. Buteyn, 5850 Granite Parkway, Ste. 270, Plano, Texas 75024-6749  
 6895245 +Lakeland West Capital, 5002 Lakeland Circle, Waco, Texas 76710-2976  
 6895246 +Lazarus Financial Group, Inc., PO Box 867045, Plano, Texas 75086-7045  
 6895248 +Office of the Attorney General, 2100 Bloomdale Rd., Ste. 12132, McKinney, Texas 75071-8318  
 6895249 +Pinnacle Credit Services, LLC, 7900 Highway 7, Saint Louis Park, MN 55426-4045  
 6895250 +Prevost & Shaff, 1518 Legacy Dr., Suite 260, Frisco, Texas 75034-6042  
 6895251 +United Revenue Corp., 204 Billings St., Ste. 120, Arlington, Texas 76010-2495  
 6895252 +Vaquero, Chad Holland, 2300 Vaquero Club Drive, Westlake, Texas 76262-4103

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QMAWEISBART.COM May 25 2015 22:03:00 Mark A. Weisbart,  
 The Law Office of Mark A. Weisbart, 12770 Coit Road, Suite 541, Dallas, TX 75251-1366  
 6895229 EDI: ALLIANCEONE.COM May 25 2015 22:03:00 Alliance One Receivables Management, Inc,  
 1684 Woodlands Dr., Ste. 150, Maumee, OH 43537-4026  
 6895230 EDI: BMW.COM May 25 2015 22:03:00 BMW Financial Services, PO Box 9001065,  
 Louisville, KY 40290  
 6895231 EDI: CAPITALONE.COM May 25 2015 22:03:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 6895235 +EDI: CREDPROT.COM May 25 2015 22:03:00 Credit Protection Association, 13355 Noel Rd.,  
 21st Floor, One Galleria Tower, Dallas, Texas 75240-6837  
 6895239 +EDI: IIC9.COM May 25 2015 22:03:00 I C System, Inc., 444 Highway 96 E,  
 Saint Paul, MN 55127-2557  
 6895247 +EDI: MID8.COM May 25 2015 22:03:00 Midland Funding, LLC, 4302 E. Broadway Road,  
 Phoenix, AZ 85040-8808

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2015

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0540-4

User: admin  
Form ID: B18

Page 2 of 2  
Total Noticed: 29

Date Rcvd: May 25, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2015 at the address(es) listed below:

Louis A. Shaff on behalf of Debtor Jason Quinn Nagurney las@prevostandshaff.com,  
sdc@prevostandshaff.com

Mark A. Weisbart weisbartm@earthlink.net,  
mweisbart@ecf.epiqsystems.com;tarah\_simmons@earthlink.net

Matthew T. Taplett on behalf of Creditor Lakeland West Capital III, LLC  
mtaplett@popehardwicke.com

US Trustee USTPRegion06.TY.ECF@USDOJ.GOV

TOTAL: 4